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7 Attorneys for Plaintiff  
Western World Insurance Company  
8

9 IN THE UNITED STATES DISTRICT COURT  
10 FOR THE CENTRAL DISTRICT OF CALIFORNIA - WESTERN DIVISION  
11

12 WESTERN WORLD INSURANCE  
13 COMPANY,

14 Plaintiff,

15 v.

16 PROFESSIONAL COLLECTION  
17 CONSULTANTS,

18 Defendant.  
19  
20  
21

CASE NO. 2:15-cv-02342 MWF (VBKx)

**DECLARATION OF GREGG C.  
RENTKO IN SUPPORT OF  
WESTERN WORLD INSURANCE  
COMPANY'S MOTION FOR  
SUMMARY JUDGMENT**

Date: March 21, 2016  
Time: 10:00 a.m.  
Ctrm.: 1600  
Judge: Hon. Michael W. Fitzgerald

Trial Date: November 15, 2016  
Complaint Filed: March 30, 2015

22 I, Gregg C. Rentko, declare:  
23

24 1. The matters stated in this declaration are known to me personally, and if  
25 called and sworn as a witness, I could and would competently testify thereto.

26 2. I am employed by Western World Insurance Company ("Western  
27 World") as Second Vice President in the Professional Lines department in the  
28 underwriting division. I am the senior underwriting officer for professional lines

1 policies. I had ultimate responsibility for the decision to issue Western World policy  
2 no. BRL8000034 to PCC.

3 3. Attached hereto as Exhibit A is a true and correct copy of Western World  
4 Policy No. BRL8000034 issued to Professional Collection Consultants.

5 4. Attached hereto as Exhibit B is a true and correct copy of the application  
6 materials submitted by PCC on February 7, 2014. Among those documents is the  
7 attestation by PCC President Todd Shields that PCC did not have a basis to believe that  
8 any wrongful act, event, matter, fact, circumstance, situation, or transaction, might  
9 reasonably be expected to result in or be the basis of a future claim.

10 5. On February 17, 2014, based upon the responses in the application  
11 materials (Exhibit B), Western World issued policy number BRL8000034 to PCC to  
12 take effect from February 17, 2014 to February 17, 2015 (Exhibit A).

13 6. The Western World Policy provides: "in consideration of the payment of  
14 the premium and reliance upon the statements made in information furnished to us as  
15 part of the 'application', and subject to all the provisions of this policy, we agree to  
16 provide insurance described in this Coverage Form and its applicable endorsements."

17 7. The Western World Policy also includes a "Reliance Upon Another's  
18 Application Endorsement," form DEL88 (10/11), which provides:

19 8. Representations:

20 Any and all references to an "application" in this policy will  
21 include the application or proposal described below. We  
22 have relied upon all statements, representations and other  
23 information and documents contained in or submitted with  
the other application or proposal as if they were submitted  
directly to us using our own "application" form.

24 Type of Application/Proposal: EPack Extra

25 Carrier: CNA

26 Date Signed: 2/7/2014

27 8. At no time before the issuance of the Western World Policy did PCC or  
28

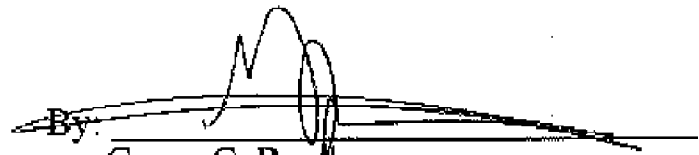
1 its representatives disclose to Western World that PCC was subject to a federal  
2 criminal investigation, including the execution of a search warrant by the FBI and  
3 subpoenas to testify before a federal grand jury, concerning PCC's debt collection  
4 practices.

5 9. Also at no time before the issuance of the Western World Policy did PCC  
6 or its representatives disclose to Western World that its employees asserted  
7 whistleblower claims pertaining to the federal criminal investigation and PCC's debt  
8 collection practices.

9 10. An insured's knowledge of claims pending against it or circumstances that  
10 could give rise to a claim against it is a critical consideration in Western World's  
11 decision to write this coverage, and Western World would not have issued the policy to  
12 PCC had it known of the ongoing federal criminal investigation and whistleblower  
13 claims against PCC.

14 11. Because of PCC's misrepresentation in connection with the application,  
15 Western World notified PCC of its intention to rescind the policy and return PCC's  
16 premium, as stated in the complaint filed by Western World in this matter.

17 I declare under penalty of perjury under the laws of the United States of  
18 America that the foregoing is true and correct. Executed on February 19, 2016, at  
19 Franklin Lakes, New Jersey.

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21  
22 By:   
23 Gregg C. Rentko  
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